

Certificate Number: 15111-PAE-DE-028024566
Bankruptcy Case Number: 16-13690



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on September 7, 2016, at 2:49 o'clock PM EDT, Luke Nmn Adams completed a course on personal financial management given by internet by BE Adviser, LLC, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: September 7, 2016 By: /s/Tiffany Windish for Ryan McDonough

Name: Ryan McDonough

Title: Executive Director of Education